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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No. :	09/938,274	Docket No. :	13668/957702
Inventor :	Robert G. SCHWARTZ	Confirmation No. :	1934
Filed :	August 23, 2001	Customer No. :	23838
Examiner :	Thomas DIXON	Art Unit :	3628

For : SYSTEM AND METHOD FOR CONSTRUCTING A FINANCIAL  
TRANSACTION BETWEEN A SENDER AND RECIPIENT OF A MAIL  
PIECE

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

Sir:

In response to the Office Action mailed on October 31, 2006, please enter the following:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 15 of this paper.